

FILED
7/20/22 3:11 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: EDDIE L. HARDING and SHANNON)
V. HARDING,) Case No. 18-24726-JAD
)
) Chapter 13
)
Debtor(s).) Doc. # 120
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated April 5, 2022

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1730.00 to \$2,411.00 per month, effective August 2022; and/or the Plan term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Westlake Financial to be paid \$569.18 monthly commencing August 2022 for the duration of the plan per the Report of Financing filed by Debtors on July 12, 2022, Doc. No. 114. Debtors paid the June and July 2022 payments to Westlake Financial directly.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 20th day of July, 2022

A handwritten signature in black ink, appearing to be 'jsf', is written over a horizontal line.

United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/ Glenn R. Bartifay
Counsel to Debtor

Stipulated by:

/s/ Owen Katz
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Eddie L. Harding
Shannon V. Harding
Debtors

Case No. 18-24726-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 20, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Eddie L. Harding, Shannon V. Harding, 4542 Stilley Rd., Pittsburgh, PA 15227-1326
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
cr	+ Borough of Whitehall/Baldwin-Whitehall School Dist, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6002
cr	+ Jennifer Haas, 486 Temona Drive, Pittsburgh, PA 15236-4249
cr	+ Scott Craven, 486 Temona Drive, Pittsburgh, PA 15236-4249
14976324	+ Alexandra T. Garcia, Esquire, 123 South Broad St., Sute 1400, Philadelphia, PA 19109-1029
15001141	+ Borough of Whitehall/Baldwin-Whitehall School Dist, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15496503	+ Danielle DiPofi and Jason DiPofi, 2518 Homehurst Avenue, Pittsburgh, PA 15234-3138
15015775	+ Jennifer Haas and Scott Craven, 486 Temona Drive, Pittsburgh PA 15236-4249
14976327	Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14964378	+ Lakeview Loan Servicing, LLC., c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 20 2022 23:42:05	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14976323	+ Email/Text: bankruptcynotices@aarons.com	Jul 20 2022 23:33:00	Aaron's Inc., 400 Galleria Pkwy SE, Suite 300, Atlanta, GA 30339-3182
14961903	+ Email/Text: bankruptcy@rentacenter.com	Jul 20 2022 23:33:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
14976326	Email/Text: kborkley@bernsteinlaw.com	Jul 20 2022 23:33:00	Duquesne Light, 411 Seventh Avenue, P.O. Box 1930, Pittsburgh, PA 15230-1930
15001139	+ Email/Text: ebnjts@grblaw.com	Jul 20 2022 23:33:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14961904	+ Email/Text: bankruptcy@clearviewfcu.org	Jul 20 2022 23:33:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
14976325	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 20 2022 23:33:00	Comenity Bank/Zales, P.O. Box 182120, Columbus, OH 43218-2120
15463182	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 20 2022 23:33:00	Community Loan Servicing, LLC et al, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
14961906	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 20 2022 23:42:19	Dsnb Macys, Po Box 8218, Mason, OH 45040
14994766	Email/Text: bnc-quantum@quantum3group.com	Jul 20 2022 23:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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			98083-0657
14961905	+ Email/Text: electronicbkydocs@nelnet.net	Jul 20 2022 23:33:00	Dept Of Education/neln, 3015 Parker Rd, Aurora, CO 80014-2904
14989840	Email/Text: G06041@att.com	Jul 20 2022 23:33:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14990928	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 20 2022 23:33:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14971821	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 23:42:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14982027	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 20 2022 23:33:00	Lakeview Loan Servicing, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14961907	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 20 2022 23:33:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14961908	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 23:42:15	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
14976328	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 23:33:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14961909	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 23:33:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14975092	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 23:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14962041	+ Email/PDF: rmscedi@recoverycorp.com	Jul 20 2022 23:42:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14993720	+ Email/Text: csc.bankruptcy@amwater.com	Jul 20 2022 23:33:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14976453	+ Email/Text: ebnpeoples@grblaw.com	Jul 20 2022 23:33:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14961910	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2022 23:42:23	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14961911	+ Email/Text: bankruptcy@sw-credit.com	Jul 20 2022 23:33:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14961912	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2022 23:42:05	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14993925	+ Email/Text: bncmail@w-legal.com	Jul 20 2022 23:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14961913	+ Email/Text: bncmail@w-legal.com	Jul 20 2022 23:33:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15056966	Email/Text: EDBKNotices@ecmc.org	Jul 20 2022 23:32:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
14961914	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jul 20 2022 23:32:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14988252	Email/PDF: ebn_ais@aisinfo.com	Jul 20 2022 23:42:23	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14976329	Email/Text: bankruptcy_notices@wgresorts.com	Jul 20 2022 23:33:00	Westgate Resorts, 5601 Windover Dr., Orlando, FL 32819

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC,
cr		Lakeview Loan Servicing, LLC.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14981812	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14992196	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC. bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Plaintiff Shannon V. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Eddie L. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Eddie L. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Shannon V. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall/Baldwin-Whitehall School District jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Marianne Oliver	on behalf of Creditor Jennifer Haas moliver@lawgol.com patti@lawgol.com
Marianne Oliver	on behalf of Creditor Scott Craven moliver@lawgol.com patti@lawgol.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@ecf.courtdrive.com, mcohen@mwclaw.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Samuel James Pasquarelli

on behalf of Defendant Clearview FCU sjp@sgkpc.com pms@sgkpc.com

TOTAL: 16